

Fill in this information to identify the case:

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Debtor 1 Eleni Papakostas Cintron

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 19-33909

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Caliber Home Loans, Inc.Court claim no. (if known): 6

Last 4 digits of any number you use to  
identify the debtor's account: 5214

Date of payment change: 12/01/2020  
Must be at least 21 days after date  
of this notice

New total payment: \$ 2349.15  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Please see attached escrow statement

Current escrow payment: \$ 1188.39New escrow payment: \$ 1004.58**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Eleni Papakostas Cintron  
First Name Middle Name Last Name

Case number (if known) 19-33909

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Cheryl Considine Date 11/06/2020

Signature

Print: Cheryl Considine Title Attorney  
First Name Middle Name Last Name

Company Heavner, Beyers & Mihlar, LLC

Address 111 East Main Street  
Number Street  
Decatur, IL 62523  
City State ZIP Code

Contact phone (217) 422-1719

Email bkdept@hsbattys.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re:

Eleni Papakostas Cintron,  
  
Debtor.

Case No. 19-33909

Chapter 13

Honorable David D. Cleary

**CERTIFICATE OF SERVICE**

I, the undersigned attorney, certify that I served a copy of the Notice of Mortgage Payment Change filed on November 6, 2020, upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on November 6, 2020, and as to the Debtor by mailing same in a properly addressed envelope, postage prepaid by depositing said envelope in a U. S. Post Office Mail Box, Decatur, Illinois 62523 before the hour of 5:00 p.m. on the 6th day of November, 2020.

**Service by Mail:**

Eleni Papakostas Cintron  
228 W Frontage Rd  
Northfield, Illinois 60093

**Service by Electronic Notice through ECF:**

David H Cutler  
Cutler & Associates, Ltd.  
4131 Main Street  
Skokie, IL 60076

Marilyn O. Marshall  
224 S. Michigan, Suite 800  
Chicago, IL 60604

Patrick S. Layng  
United States Trustee (Region 11)  
219 S. Dearborn Street Room 873  
Chicago, IL 60604

*Cheryl Considine*  
\_\_\_\_\_  
Cheryl Considine

FAIQ MIHLAR (#6274089)  
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